

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-24681  
James Robert Molino Jr. and Veronica Molino Judge: CMG  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ Modified/Notice Required    Date: 10/27/2021  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO    Initial Debtor: /s/JM    Initial Co-Debtor: /s/VM

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 645.00 per month to the Chapter 13 Trustee, starting on  
November 1, 2021 for approximately 21 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,160.00
DOMESTIC SUPPORT OBLIGATION		
IRS	Taxes	\$4,544.31

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
SN Servicing Corp.	579 Beers Street, Hazlet, NJ	\$10,293.10 (post-petition arrears)	0	\$10,293.10 (post-petition arrears)	\$2,294.21
Hazlet Twp Sewer Dept.	579 Beers Street, Hazlet, NJ	\$425.68 (post-petition arrears)	0	\$425.68 (post-petition arrears)	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
NJ American Water	579 Beers Street, Hazlet, NJ	\$1,174.92 (post-petition arrears)	0	\$1,174.92 (post-petition arrears)	monthly payment

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Union Bldg Trades FCU - 2nd mortgage	579 Beers Street Hazlet, NJ 07730	Unknown	\$266,669.00	\$324,661.00	\$0	0%	\$0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Chantel Molino	0	Auto Lease	assume	

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Jersey Trades Federal Cr Un Atty Peter Liska	Real Estate	Judgmt Ln J-055538-2012	\$28,862.10	\$266,699.00	\$43,750.00	\$324,661.00	Total amt of lien
Equable Ascent Fin LLC Atty Sklar Markind	Real Estate	Judgmt Ln DJ-267864-2012	\$6,469.00	\$266,699.00	\$43,750.00	\$324,661.00	Total amt of lien
Sears Roebuck & Co Atty Pressler & Pressler	Real Estate	Judgmt Ln DJ-461564-1997	\$4973.87	\$266,699.00	\$43,750.00	\$324,661.00	Total amt of lien
First North American Nat Bank Atty Solomon and Solomon	Real Estate	Judgmt Ln DJ-300595-1998	\$3,912.00	\$266,699.00	\$43,750.00	\$324,661.00	Total amt of lien

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Union Bldg Trades FCU - 2nd mortgage	579 Beers Street Hazlet, NJ 07730	Unknown	\$266,669.00	\$324,661.00	\$0	total amount of lien

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/20/2020.

Explain below **why** the plan is being modified:

Debtors are extending length of plan with COVID extension  
Adding post-petition debt to be paid in plan for:  
1) Sn Servicing  
2) Hazlet Township  
3) NJ American Water

Explain below **how** the plan is being modified:

part 1a: Extending length of plan  
part 4a: adding mortgage and sewer to be paid through plan  
part 4b: adding NJ American water to be paid through plan

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/27/2021

/s/James Robert Molino Jr  
Debtor

Date: 10/27/2021

/s/Veronica Molino  
Joint Debtor

Date: 10/27/2021

/s/William H. Oliver, Jr.  
Attorney for Debtor(s)

In re:  
James Robert Molino, Jr.  
Veronica Molino  
Debtors

Case No. 17-24681-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 12, 2021

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James Robert Molino, Jr., Veronica Molino, 579 Beers Street, Hazlet, NJ 07730-1029
516953022	+ A-1 Collections Service, 101 Grovers Mill Road, Lawrence Township, NJ 08648-4706
516953023	+ ACS/JP Morgan Chase, PO Box 7013, Indianapolis, IN 46207-7013
516953024	+ Allied Collection Services, 8550 Balboa Blvd, Suite 232, Northridge, CA 91325-5806
516983613	+ Chantel Molino, 579 Beers St, Hazlet, NJ 07730-1029
516953033	+ Cntl Jer Adj, 201 Central Avenue, Westfield, NJ 07090-2151
516953036	+ Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
516953038	+ Eastern Account System, Inc., Attn: Bankruptcy Dept., PO Box 837, Newtown, CT 06470-0837
516953039	Ebury Fund 1, LP, PO Box 37695, Baltimore, MD 21297-3695
517473067	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
517473074	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, PO Box 16408 St. Paul, MN 55116-0408
517993885	+ Elizon Master Participation Trust I., U.S. Bank Trust National Association., as Owner Trustee, C/O SN Servicing Corporation, 323 5th Street Eureka, CA 95501-0305
516983611	+ Equable Ascent Financial LLP, Att: Sklar Markind, 102 Browning Lane, Cherry Hill, NJ 08003-3195
516953040	+ Fed Loan Servicing, Pob 60610, Harrisburg, PA 17106-0610
516983612	+ First North American National Bank, Att: Solomon Soloman, 5 Columbia Circle #3, Albany, NY 12203-5180
516953042	+ Hazlet Township, 1766 Union Avenue, PO Box 371, Hazlet, NJ 07730-0371
516953043	+ IC System, Attn: Bankruptcy Dept., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
516983609	+ Independent Investors, 24 Shwnnee Court, Medford, NJ 08055-9708
519356111	New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
516953050	+ Peter J. Liska, LLC, 766 Shrewsbury Avenue, Eatontown, NJ 07724-3001
516953051	+ Phelan Hallinan Diamond & Jones, P.C., 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
516953055	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
517133980	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516983610	+ Trade Money LLC, 29 Palisades Rd, Old Bridge, NJ 08857-3585
517153345	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517167409	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
516953058	+ Union Building Trades FCU, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
517030331	+ Union Building Trades Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
516953059	+ Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
516953061	+ Virgo Municipal Finance Fund, LP, PO Box 1227, Hoboken, NJ 07030-1227

TOTAL: 30

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 12 2021 22:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 12 2021 22:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-3

User: admin

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lm	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 12 2021 22:03:00	CARRINGTON MORTGAGE, POB 79001, PHOENIX, AZ 85062-9001
516953025	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Nov 12 2021 22:04:00	Asset Acceptance, Attn: Bankruptcy Dept, PO Box 2036, Warren, MI 48090-2036
516953035	Email/Text: bnc-quantum@quantum3group.com	Nov 12 2021 22:04:00	CP Medical, LLC, c/o Quantum3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788
516953026	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 12 2021 22:06:05	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516953027	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 12 2021 22:03:00	Carrington Mortgage Service, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
516953028	Email/Text: BKBCNMAIL@carringtonms.com	Nov 12 2021 22:03:00	Carrington Mortgage Services, PO Box 79001, Phoenix, AZ 85062-9001
516953029	+ Email/Text: bankruptcy@cavps.com	Nov 12 2021 22:04:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
516953032	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 12 2021 22:06:01	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
516953034	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 12 2021 22:04:00	Comenity Bank/fashbug, Po Box 182272, Columbus, OH 43218-2272
516953037	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 12 2021 22:05:50	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
516953041	+ Email/Text: bnc-bluestem@quantum3group.com	Nov 12 2021 22:04:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
516953044	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 12 2021 22:04:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
516953030	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 12 2021 22:05:55	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516953031	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 12 2021 22:05:57	Chase Card, PO Box 15298, Wilmington, DE 19850
516953046	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 12 2021 22:04:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516953047	+ Email/Text: bankruptcy@sccompanies.com	Nov 12 2021 22:04:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
516953048	+ Email/Text: Bankruptcies@nragroup.com	Nov 12 2021 22:04:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
516953049	+ Email/PDF: pa_dc_claims@navient.com	Nov 12 2021 22:05:47	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
516953052	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 12 2021 22:06:07	Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
517128976	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 12 2021 22:05:58	Portfolio Recovery Associates, LLC, c/o Discover, POB 41067, Norfolk VA 23541
517127934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 12 2021 22:05:48	Portfolio Recovery Associates, LLC, c/o Mande, POB 41067, Norfolk VA 23541
517129264	Email/Text: bnc-quantum@quantum3group.com	Nov 12 2021 22:04:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517125679	Email/Text: bnc-quantum@quantum3group.com	Nov 12 2021 22:04:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516953053	+ Email/Text: bankruptcy@savit.com	Nov 12 2021 22:04:00	Sa-Vit Collection Agency, 46 W. Ferris Street, East Brunswick, NJ 08816-2159
516953054	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 12 2021 22:06:11	Sears/cbna, PO Box 6282, Sioux Falls, SD 57117-6282
516953057	+ Email/Text: office@ubtfcu.org		

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		Nov 12 2021 22:04:00	Union Bldg Trades FCU, PO Box 6270, Parsippany, NJ 07054-7270
516953056	+ Email/Text: office@ubtfcu.org		
		Nov 12 2021 22:04:00	Union Bldg Trades Fcu, 205 Cherry Hill Rd, Parsippany, NJ 07054-1110
517070372	+ Email/PDF: ebn_ais@aisinfo.com		
		Nov 12 2021 22:06:09	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516953060	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		
		Nov 12 2021 22:03:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
517152687	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Nov 12 2021 22:03:00	Wilmington Savings Fund Society, FSB, C/O Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5948

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516953045		Michael Harrison Esq
517473073	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
517993886	*+	Elizon Master Participation Trust I., U.S. Bank Trust National Association,, as Owner Trustee, C/O SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
517155788	*	U.S. Dept. of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517017409	##+	Navient Solutions, LLC. on behalf of, Massachusetts Higher Education Assistanc, d/b/a American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 11, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Elizon Master Participation Trust I U.S. Bank Trust National Association, as Owner Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust A

District/off: 0312-3

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ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC ewassall@logs.com,  
njbankruptcynotifications@logs.com;logsecf@logs.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

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TOTAL: 8